

Fill in this information to identify the case:

Debtor 1 Robin Lynn Busby
Debtor 2 _____
(Spouse, if filing)
United States Bankruptcy Court for the: Eastern District of Pennsylvania
(State)
Case number 20-10520-AMC

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: HSBC Bank USA, National Association, as
Trustee for Wells Fargo Mortgage Backed
Securities 2007-7 Trust C/O Specialized Loan
Servicing, LLC

Court claim no. (if known): 3-1

Last four digits of any number you use to
identify the debtor's account: 0352

Date of payment change:
Must be at least 21 days after date of 02/01/2021
this notice

New total payment:
Principal, interest, and escrow, if any \$4,161.68

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$1,656.40 New escrow payment: \$1,495.79

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: _____ % New interest rate: _____ %

Current principal and interest payment \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor 1 Robin Lynn Busby Case Number (if known) 20-10520-AMC
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

x /s/ Matthew Tillma Date 12/28/2020
Signature

Print: Matthew Tillma Title Authorized Agent for Specialized Loan Servicing, LLC
First Name Middle Name Last Name

Company Bonial & Associates, P.C.

Address 14841 Dallas Parkway, Suite 425
Number Street
Dallas, Texas 75254
City State Zip Code

Contact phone (972) 643-6600 Email POCInquiries@BonialPC.com

CERTIFICATE OF SERVICE OF NOTICE OF MORTGAGE PAYMENT CHANGE

I hereby certify that a true and correct copy of the foregoing document has been served upon the following parties in interest on or before December 28, 2020 via electronic notice unless otherwise stated.

Debtor *Via U.S. Mail*
Robin Lynn Busby
1100 Hillcrest Road
Penn Valley, PA 19072

Debtors' Attorney
Paul A R Stewart
Legal Helm
333 E LANCASTER AVE STE 140
WYNNEWOOD, PA 19096-1929

Chapter 13 Trustee
William C. Miller, Esq.
P.O. Box 1229
Philadelphia, PA 19105

Respectfully Submitted,

/s/ **Matthew Tillma**



6200 S. Quebec St
Greenwood Village, CO 80111

Escrow Account Disclosure Statement
Statement Date: 12/09/2020
Loan Number: [REDACTED]
Property Address: 1100 HILLCREST ROAD
 PENN VALLEY, PA 19072

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[REDACTED]
 ROBIN L BUSBY
 ROBERT G BUSBY
 1100 HILLCREST RD
 PENN VALLEY PA 19072

Dear Customer,

As trusted managers of your escrow account, we have safeguards in place to ensure there's enough money in your account to cover your tax and insurance payments.

Because you have an escrow account, it means that part of your monthly mortgage payment goes into an account to pay for your property taxes and/or insurance premiums. During the year, payments are made from your escrow account when tax and/or insurance bills become due. The Escrow Account Disclosure Statement shows how much money has been credited to and paid from the escrow account over the last 12 months. Additionally, both the projected and required balances are compared to ensure that we are collecting the appropriate amount.

Projected Minimum Balance	\$5,806.84
Required Minimum Balance	\$2,991.58

Your mortgage is past due; therefore your escrow account will not have a surplus and any amounts reflected as a surplus are estimates based on a projection of all of your contractual mortgage payments being made and your mortgage being current. Because your loan is delinquent, you do not have an actual surplus and you will not receive a refund.

Escrow Account Disclosure Statement

PART

1

Your Mortgage Payment

Payment Information		
Payment Information	Payment on Prior Analysis	New Monthly Payment
		Effective 02/01/2021
PRIN & INTEREST	2665.89	2665.89
ESCROW PAYMENT	1656.40	1495.79
Total Payment:	\$4,322.29	\$4,161.68

(Continued on Next Page)

PART

2

Your Escrow Account History

The chart below reflects what actually happened in your escrow account since your last analysis compared to what we estimated would happen.

Date	Payment to Escrow	What Your Estimated Payment to Escrow Was	What We Paid Out	What We Estimated to Pay Out	Description	Actual Balance	Last Year's Estimated Balance
					BEGINNING BAL	0.00	0.00
Mar 20	-67151.00 *	0.00	0.00	0.00		-67151.00	0.00
Apr 20	0.00	0.00	3777.57 *	0.00	HOMEOWNERS INS	-70928.57	0.00
May 20	0.00	0.00	0.00	0.00		-70928.57	0.00
Jun 20	0.00	0.00	0.00	0.00		-70928.57	0.00
Jul 20	0.00	0.00	0.00	0.00		-70928.57	0.00
Aug 20	0.00	0.00	11143.16 *	0.00	SCHOOL TAX	-82071.73 LP	0.00
Sep 20	0.00	0.00	0.00	0.00		-82071.73	0.00
Oct 20	0.00	0.00	0.00	0.00		-82071.73	0.00
Nov 20	0.00	0.00	0.00	0.00		-82071.73	0.00
Dec 20	0.00	0.00	0.00	0.00		-82071.73	0.00
Jan 21	0.00	0.00	0.00	0.00		-82071.73	0.00
TOTALS	-67151.00	0.00	14920.73	0.00			

LEGEND:

IOE = Interest on the Escrow Balance
LP = Lowest Actual Monthly Balance

E = Estimated Payments
* = Projected and Actual Payments Differ

PART

3

Estimated Escrow Payments Over the Next 12 Months

Summary of your projected escrow account for the coming year

Date	Payment to Escrow	What We Estimate to be Paid Out	Description	Your Estimated Balance	Balance Needed In Your Account
			BEGINNING BAL	13058.83	10470.56
Feb 21	1495.79	0.00		14554.62	11966.35
Mar 21	1495.79	0.00		16050.41	13462.14
Apr 21	1495.79	3777.57	HOMEOWNERS INS	10739.85	8151.58
Apr 21	0.00	3028.78	CITY TAX	10739.85	8151.58
May 21	1495.79	0.00		12235.64	9647.37
Jun 21	1495.79	0.00		13731.43	11143.16
Jul 21	1495.79	0.00		15227.22	12638.95
Aug 21	1495.79	11143.16	SCHOOL TAX	5579.85	2991.58
Sep 21	1495.79	0.00		7075.64	4487.37
Oct 21	1495.79	0.00		8571.43	5983.16
Nov 21	1495.79	0.00		10067.22	7478.95
Dec 21	1495.79	0.00		11563.01	8974.74
Jan 22	1495.79	0.00		13058.80	10470.53
TOTALS	17949.48	17949.51	ENDING BAL	13058.80	10470.53

Cushion selected by servicer: \$2,991.58



Escrow Account Disclosure Statement
Statement Date: 12/09/2020
Loan Number: [REDACTED]
Property: 1100 HILLCREST ROAD
Address: PENN VALLEY, PA 19072

Here's how to calculate your new monthly escrow payment:

HOMEOWNERS INS	\$3,777.57
SCHOOL TAX	\$11,143.16
CITY TAX	\$3,028.78
Total:	\$17,949.51
	+ 12 Months

New Monthly Escrow Payment: \$1,495.79

Your ending escrow balance from the last month of account history is \$13,058.83, your starting balance according to this analysis should be \$10,470.56. This means that as of the effective date of your payment, you would have had a surplus. **This projection assumes that your account is current although this is not the case. Since your account is not current, the projected surplus does not apply.**

PART

4

How You Can Reach Us With Questions

For statement questions, please contact
Customer Care: 1-800-315-4757
Monday - Friday, 6:00 a.m. - 6:00 p.m. MT

SLS accepts calls from relay services
on behalf of hearing impaired borrowers.

For help in understanding your Escrow Statement, please see our video 'Understanding Your Escrow Account Disclosure Statement' at the following link: www.sls.net/customers/videos

SPECIALIZED LOAN SERVICING LLC IS REQUIRED BY FEDERAL LAW TO ADVISE YOU THAT THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

BANKRUPTCY NOTICE - IF YOU ARE A CUSTOMER IN BANKRUPTCY OR A CUSTOMER WHO HAS RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT: PLEASE BE ADVISED THAT THIS NOTICE IS TO INFORM YOU OF THE STATUS OF THE MORTGAGE SECURED BY THE SUBJECT PROPERTY. THIS NOTICE CONSTITUTES NEITHER A DEMAND FOR PAYMENT NOR A NOTICE OF PERSONAL LIABILITY TO ANY RECIPIENT HEREOF, WHO MIGHT HAVE RECEIVED A DISCHARGE OF SUCH DEBT IN ACCORDANCE WITH APPLICABLE BANKRUPTCY LAWS OR WHO MIGHT BE SUBJECT TO THE AUTOMATIC STAY OF SECTION 362 OF THE UNITED STATES BANKRUPTCY CODE. IF YOU RECEIVED A DISCHARGE OF THE DEBT IN BANKRUPTCY, WE ARE AWARE THAT YOU HAVE NO PERSONAL OBLIGATION TO REPAY THE DEBT. WE RETAIN THE RIGHT TO ENFORCE THE LIEN AGAINST THE COLLATERAL PROPERTY, WHICH HAS NOT BEEN DISCHARGED IN YOUR BANKRUPTCY, IF ALLOWED BY LAW AND/OR CONTRACT. IF YOU HAVE QUESTIONS, PLEASE CONTACT US AT 1-800-306-6057.